

Certificate Number: 01267-NJ-DE-032702284

Bankruptcy Case Number: 13-33342



01267-NJ-DE-032702284

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on April 22, 2019, at 9:02 o'clock AM CDT, Keith T Spence completed a course on personal financial management given by internet by Money Management International, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the District of New Jersey.

Date: April 22, 2019 By: /s/Cristina Gonzalez

Name: Cristina Gonzalez

Title: Counselor